

**Information to identify the case:**

Debtor 1	<b>Craig S. Rhody Sr.</b>	Social Security number or ITIN	xxx-xx-3444
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Donna M. Rhody</b>	Social Security number or ITIN	xxx-xx-6927
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-35743-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig S. Rhody Sr.

Donna M. Rhody  
aka Donna M. Quindlen

4/18/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Craig S. Rhody Sr.  
Donna M. Rhody  
Debtors

Case No. 17-35743-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 18, 2022

Form ID: 3180W

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	Craig S. Rhody Sr., Donna M. Rhody, 14 Trinity Pl, Bellmawr, NJ 08031-3027
517247884	Apex Asset, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106
517247886	Apex Asset Management, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106
517247892	Apex Asset Management, LLC, PO Box 7044, Lancaster, PA 17604-7044
517247893	Apothaker & Associates, PC, 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410
517247895	Ars Account Resolution, 1801 NW 66th Ave Ste 200, Plantation, FL 33313-4571
517247896	Booth Radiology Associates, PO Box 8500 #1042, Philadelphia, PA 19178-8500
517247899	Convergent Healthcare Recoveries, Inc., PO Box 805184, Kansas City, MO 64180-5184
517247901	+ Dr. Benjamin Blank, DO, 1300 N Black Horse Pike, Glendora, NJ 08029-1308
517247902	+ Dr. Linqiu Zhou, MD, 730 N Broad St, Woodbury, NJ 08096-1796
517247903	Dr. Rakesh C. Gupta, MD, 326 NJ-73, Voorhees, NJ 08043
517354353	Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
517247904	Emrg Phys Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
517247906	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
517247910	+ HSBC Bank USA National Assoc, Attn: Shapiro & Denardo, LLC, 14000 Commerce Pkwy, Ste B, Mount Laurel, NJ 08054-2242
518543425	+ HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518128217	+ HSBC Bank USA, National Association, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517247913	+ MedExpress Billing, PO Box 14000, Belfast, ME 04915-4033
517247915	Nco Fin/51, PO Box 13574, Philadelphia, PA 19101
517247918	Nudelman, Klemm & Golub, 425 Eagle Rock Ave Ste 403, Roseland, NJ 07068-1717
517247919	+ Pain Care Associates PA, PO Box 95, Medford, NJ 08055-0095
517247920	Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
517247928	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court., Snap-on Credit Llc, ATTN: BANKRUPTCY, 950 Technology Way Ste 301, Libertyville, IL 60048-5339
517247929	+ South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
517247930	South Jersey Radiology Associates, PO Box 23355, Newark, NJ 07189-0355
517947533	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517247933	+ State of New Jersey, Department of Labor And Workforce, PO Box 951, Trenton, NJ 08625-0951
517247934	Trojan Professional Se, PO Box 1270, Los Alamitos, CA 90720-1270
517247935	Underwood Memorial Hospital, 509 N Broad St, Woodbury, NJ 08096-1617
517247946	Virtua Health, PO Box 6007, Bellmawr, NJ 08099-6007
517247943	Virtua Health, PO Box 7009, Bellmawr, NJ 08099-6007
517247947	+ Virtua Health Memorial, PO Box 7500-7542, Philadelphia, PA 19178-0001
517247948	+ Virtua Health System, PO Box 8500-8267, Philadelphia, PA 19178-0001
517247950	+ West Jersey Anesthesia Associates, 1000 White Horse Road, Ste 204, Voorhees, NJ 08043-4408

TOTAL: 34

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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District/off: 0312-1

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smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 18 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 18 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517247881	EDI: AFNIRECOVERY.COM	Apr 19 2022 00:33:00	Afni, ATTN: BANKRUPTCY, PO Box 3097, Bloomington, IL 61702-3097
517247894	EDI: APPLIEDBANK.COM	Apr 19 2022 00:33:00	Applied Bank, ATTENTION: BANKRUPTCY, PO Box 17125, Wilmington, DE 19850-7125
517247898	EDI: CAPITALONE.COM	Apr 19 2022 00:33:00	Cap One, CAPITAL ONE BANK (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285
517247900	Email/Text: legal-dept@cooperhealth.edu	Apr 18 2022 20:43:00	Cooper University Physicians, PO Box 95000-4345, Philadelphia, PA 19195-0001
517247905	Email/Text: bknotice@ercbpo.com	Apr 18 2022 20:43:00	Enhanced Recovery Co L, ATTENTION: CLIENT SERVICES, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
517323753	+ EDI: WFFC.COM	Apr 19 2022 00:33:00	HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE C/O, Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
518543425	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 18 2022 20:42:00	HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517247911	EDI: IIC9.COM	Apr 19 2022 00:33:00	Ic Systems Inc, ATTN: BANKRUPTCY, 444 Highway 96 E, Saint Paul, MN 55127-2557
517247912	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2022 20:46:09	Lynv Funding Llc, PO Box 740281, Houston, TX 77274-0281
517247914	Email/Text: bankruptcydepartment@tsico.com	Apr 18 2022 20:43:00	Nco Fin /99, PO Box 15636, Wilmington, DE 19850-5636
517247916	Email/PDF: bankruptcy@ncfsi.com	Apr 18 2022 20:46:07	New Century Financial, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
517265950	EDI: PRA.COM	Apr 19 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Avenue, POB 41067, Norfolk VA 23541
517247923	Email/Text: clientservices@remexinc.com	Apr 18 2022 20:42:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517247932	EDI: AISSPRINT	Apr 19 2022 00:33:00	Sprint Nextel Correspondence, Attn Bankruptcy Dept., PO Box 7949, Overland Park, KS 66207-0949
517247925	EDI: CITICORP.COM	Apr 19 2022 00:33:00	Sears Bankruptcy Recovery, Attn: Corporate Bankruptcy Department, PO Box 20363, Kansas City, MO 64195-0363
517247926	EDI: CBS7AVE	Apr 19 2022 00:33:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
517947533	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 18 2022 20:42:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517247939	EDI: VERIZONCOMB.COM	Apr 19 2022 00:33:00	Verizon Bankruptcy Department, PO Box 3037, Bloomington, IL 61702-3037
517247942	EDI: VERIZONCOMB.COM	Apr 19 2022 00:33:00	Verizon New Jersey Inc, PO Box 3397, Bloomington, IL 61702-3397
517247949	EDI: WFFC.COM	Apr 19 2022 00:33:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701-4747
517333701	+ EDI: WFFC.COM		

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Apr 19 2022 00:33:00

Wells Fargo Bank, NA, 1000 Blue Gentian Road,  
Eagan, MN 55121-1663

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517247882	*	Afni, Inc., ATTN: BANKRUPTCY, PO Box 3097, Bloomington, IL 61702-3097
517247883	*	Afni, Inc., ATTN: BANKRUPTCY, PO Box 3097, Bloomington, IL 61702-3097
517247885	*	Apex Asset, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106
517247887	*	Apex Asset Management, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106
517247888	*	Apex Asset Management, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106
517247889	*	Apex Asset Management, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106
517247890	*	Apex Asset Management, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106
517247891	*	Apex Asset Management, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106
517247907	*	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
517247908	*	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
517247909	*	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
517247917	*	New Century Financial, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
517247921	*	Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
517247922	*	Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
517247924	*	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517247931	*	South Jersey Radiology Associates, PO Box 23355, Newark, NJ 07189-0355
517947534	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517247936	*	Underwood Memorial Hospital, 509 N Broad St, Woodbury, NJ 08096-1617
517247937	*	Underwood Memorial Hospital, 509 N Broad St, Woodbury, NJ 08096-1617
517247938	*	Underwood Memorial Hospital, 509 N Broad St, Woodbury, NJ 08096-1617
517247940	*	Verizon Bankruptcy Department, PO Box 3037, Bloomington, IL 61702-3037
517247941	*	Verizon Bankruptcy Department, PO Box 3037, Bloomington, IL 61702-3037
517247944	*	Virtua Health, PO Box 7009, Bellmawr, NJ 08099-6007
517247945	*	Virtua Health, PO Box 7009, Bellmawr, NJ 08099-6007
517247897	##	C&H Collection Services, Inc., PO Box 1399, Merchantville, NJ 08109-0399
517261853	##+	SOUTH JERSEY RADIOLOGY, c/o SKLAR LAW LLC, ANDREW SKLAR ESQUIRE, 1200 LAUREL OAK ROAD, STE 102, VOORHEES, NJ 08043-4317
517247927	##+	Sklar Law LLC, 1200 Laurel Oak Rd, Ste 102, Voorhees, NJ 08043-4317

TOTAL: 0 Undeliverable, 24 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust,

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Series 2005-WF1 Asset Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor HSBC Bank USA National Association, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-WF1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor HSBC Bank USA National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-WF1 Asset Backed Pass-Through Certificates ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor HSBC Bank USA National Association, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-WF1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Lee Martin Perlman

on behalf of Debtor Craig S. Rhody Sr. ecf@newjerseybankruptcy.com  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Donna M. Rhody ecf@newjerseybankruptcy.com  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor HSBC Bank USA National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-WF1 Asset Backed Pass-Through Certificates rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10